

Wishaw Baptist Church SCIO

Trustees' Report and Financial Statements
For the year ended 31 March 2025

Wishaw Baptist Church SCIO

Contents of the Financial Statements *for the year ended 31 March 2025*

	Page
Report of the Trustees	1 – 2
Report of the Independent Examiner	3
Receipts and Payments Account	4
Statement of Balances	5
Notes to the Financial Statements	6 – 7

Wishaw Baptist Church SCIO

Report of the Trustees for the year ended 31 March 2025

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 March 2025.



Banker's

Royal Bank of Scotland (till 25 November 2024)
98 Main Street
Wishaw
ML2 7LU

Royal Bank of Scotland
62 Hamilton Road (from 26 November 2024)
Motherwell
ML1 3DA

Status of Charity and Governing Document

Wishaw Baptist Church SCIO ("the Church") is a member church of the Baptist Union of Scotland and, as such, subscribes to the Declaration of Principle of that body. At the same time, however, Wishaw Baptist Church SCIO is an independent congregation governed by its own constitution. Wishaw Baptist Church SCIO is a Scottish Charitable Incorporated Organisation (SCIO) (SC052663) and is established by Constitution. It was registered in its current legal form on 4 July 2023. The Charity was previously an Unincorporated Association (SC020585). The assets of the Unincorporated Association were transferred to the SCIO and was wound up on 30 October 2025.

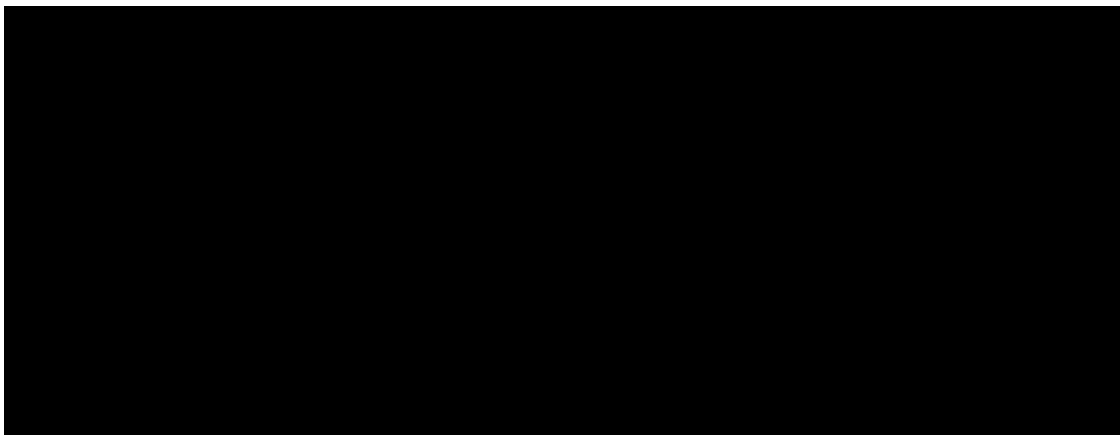
Aims and affiliation

The objects of the Church are as follows:

To show Christian care and concern for the whole person seeking to provide for the spiritual and emotional needs as well as the physical and practical needs of all with whom we have contact.

To achieve those objects, the main activities of the church are as follows:

1. Providing opportunities for public worship and prayer
2. Ministry, mission and education
3. Community service
4. Support for individuals and organisations involved in the relief of suffering, poverty and other social needs, both at home and abroad.



Title deeds to the properties owned by the Church are held in the name of the Church.

Appointment of Trustees

The constitution of the church states that the Minister and the members of the Church Leadership Team are the Charity Trustees of the church. They are elected by the members of the church who are familiar with church policy and procedure.

Wishaw Baptist Church SCIO

Report of the Trustees for the year ended 31 March 2025

Activities and achievements

During the year under review, the church has fulfilled one of its primary functions, being the provision of services for public worship on Sunday mornings and Wednesday evenings. Those members and friends unable to attend have been contacted regularly by telephone and sent DVDs / CDs of the Sunday morning services. Additionally, informal visits to the elderly have been made.

At present, informal Ladies Fellowship meetings are held once a month and these generated donations, included below.

The ages of the children attending Sunday School range from 4 to 10 years.

Both an AI Anon Group and an MS Support Group meet weekly in the premises.

Reaching out/giving to others was done in a number of ways:

- 40 filled shoeboxes were given to Samaritan's Purse Operation Christmas Child for children abroad living in material poverty.
- Giving towards clean water supplies and sanitation abroad (£480).
- Giving to welfare and medical projects in UK and in developing countries (£1,979).
- Giving towards mission in UK and abroad (£1,830).

Financial review

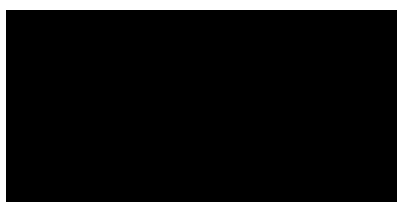
Results for the year

As a result of the surplus for the year of £19,895 (2024: deficit of £6,745), the church held total reserves at 31 March 2025 of £180,135 (2024: £160,240) which was made up of unrestricted funds amounting to £178,768 (2024: £158,789) and restricted funds amounting to £1,367 (2024: £1,451).

Reserves policy

The Trustees aim to have a minimum level of reserves equal to three months' unrestricted expenditure. The level of reserves at 31 March 2025 was well in excess of this and the Trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees



Dated: 3 December 2025

Wishaw Baptist Church SCIO

Report of the Independent Examiner to the Trustees for the year ended 31 March 2025

I report on the accounts of the church for the year ended 31 March 2025 which are set out on pages 4 to 7.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity Trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

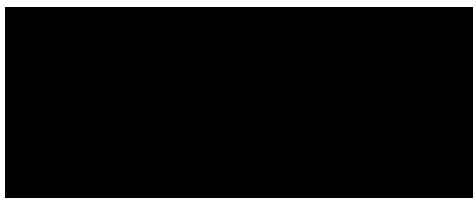
Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

Date: 3 December 2025

Wishaw Baptist Church SCIO

Receipts and Payments Account for the year ended 31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 Total £	2024 Total £
Receipts					
Offerings		18,534	770	19,304	20,490
Gift Aid offerings		34,477	-	34,477	34,054
Donations received		11,850	1,287	13,137	3,609
Special collections		1,430	-	1,430	780
Events		-	440	440	330
Bank interest		297	14	311	4,025
Other income		-	-	-	32
Grants		-	8,000	8,000	-
Total receipts		66,588	10,511	77,099	63,320
Payments					
Staff salaries		3,243	-	3,243	3,243
Pulpit supply		3,120	-	3,120	880
Expenses		-	-	-	30
Property costs		17,377	7,937	25,314	35,345
Heat and light		8,199	-	8,199	10,272
Insurance		3,667	-	3,667	3,724
Office and administration		2,170	-	2,170	2,477
Catering and cleaning costs		323	-	323	345
Events		513	435	948	540
Professional fees		2,608	-	2,608	6,822
Donations	3	2,280	2,009	4,289	3,570
Baptist Union		1,997	-	1,997	1,812
Pastoral Care		1,326	-	1,326	1,005
Total payments		46,823	10,381	57,204	70,065
Surplus/(Deficit)before transfers		19,765	130	19,895	(6,745)
Transfer between funds		214	(214)	-	-
Net Increase / (decrease) in cash for the year		19,979	(84)	19,895	(6,745)
Cash balance brought forward		158,789	1,451	160,240	166,985
Cash balance carried forward		178,768	1,367	180,135	160,240

Wishaw Baptist Church SCIO

Statement of Balances as at 31 March 2025

	2025			2024		
	Opening balance £	Surplus for year £	Closing balance £	Opening balance £	(Deficit) for year £	Closing balance £
Bank and cash in hand	160,240	19,895	180,135	166,985	(6,745)	160,240
Total assets held	160,240	19,895	180,135	166,985	(6,745)	160,240

Represented by:

Unrestricted funds	4	178,768	158,789
Restricted funds	5	1,367	1,451
		180,135	160,240

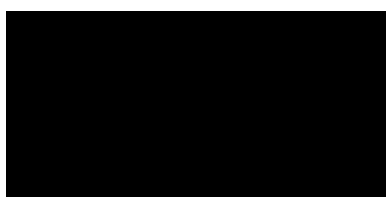
Statement of assets at 31 March 2025

Gift Aid tax reclaim	2,988	5,440
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Statement of liabilities at 31 March 2025

Donations outstanding	145	145
Invoices due for payment	66	210
Independent examination fee	942	908
	1,153	1,263

The financial statements on pages 4 to 7 were approved by the Trustees on 3 December 2025 and signed on their behalf by the undernoted:



Secretary

The notes on page 6 to 7 form part of these financial statements.

Wishaw Baptist Church SCIO

Notes to the financial statements for the year ended 31 March 2025

1. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Pension

Pension costs represent the costs paid to the pension scheme in the prior accounting period towards the deficit. This has now been fully paid and no more contributions are required.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 4, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds or are placed with designated funds which can be used for purposes in agreement with the charity's objects.

Designated funds comprise those funds which the Trustees have designated for specific purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

2. Transactions with Trustees and related parties

In the year ended 31 March 2025 no expenses were paid to Trustees other than 'out-of-pocket' expenses (2024: £nil). [REDACTED] a Trustee, received a gift of £1,000 (2024: £500) and [REDACTED] sons received a gift of £50 (2024: £50) during the year.

3. Gifts and donations

	Unrestricted funds	Restricted funds	2025 Total	2024 Total
	£	£	£	£
Barnadas Aid			-	780
Chris's House Wishaw	-	100	100	566
The Christian Institute	-	100	100	300
Glasgow City Mission	-	100	100	270
BMS Birthday Scheme	-	190	190	160
United Christian Broadcasters	150	-	150	150
International Mission of Jewish People	500	170	670	140
UFM Worldwide	-	130	130	140
Platform 67	-	100	100	100
Smile Train UK	-	100	100	100
BMS Box Opening	-	45	45	85
Bethany Christian Trust	-	99	99	64
Slavic Gospel Association	950	-	950	-
Alzheimer Scotland	-	100	100	-
St Andrew's Hospice	-	100	100	-
Samaritan's Purse	480	-	480	-
Release International	-	145	145	-
BMS World Mission	200	-	200	-
Mission Africa		140	140	-
Scottish Bible Society		150	150	-
Mission Aviation Fellowship		120	120	-
The Leprosy Mission		120	120	-
Asia Link	-	-	-	130
Prison Fellowship Scotland	-	-	-	105
Atholl Baptist Church	-	-	-	100
Ellon Baptist Church	-	-	-	100
Erskine Hospice	-	-	-	100
Wycliffe Bible	-	-	-	180
	2,280	2,009	4,289	3,570

Wishaw Baptist Church SCIO

Notes to the financial statements for the year ended 31 March 2025

4. Unrestricted fund	Balance at	Receipts	Payments	Transfers	Balance at
	01.04.24				31.03.25
	£	£	£	£	£
General fund	158,789	66,588	(46,823)	214	178,768
Total unrestricted funds	158,789	66,588	(46,823)	214	178,768

Explanation of funds

The *General fund* encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is designated or restricted.

5. Restricted funds	Balance at	Receipts	Payments	Transfers	Balance at
	01.04.24				31.03.25
	£	£	£	£	£
Workshop Construction fund	-	8,000	(7,937)	-	63
Ladies Fellowship fund	823	1,301	(1,234)	-	890
World Mission fund	414	1,210	(1,210)	-	414
Sunday School fund	214	-	-	(214)	-
Total restricted funds	1,451	10,511	(10,381)	(214)	1,367

Explanation of funds

The *Workshop Construction fund* relates to the grant received from the North Lanarkshire Council Town Centre Fund, which was spent on the construction of the Workshop.

The *Ladies Fellowship fund* encompasses the activities of the ladies fellowship group.

The *World Mission fund* encompasses income and expenditure relating to world mission evenings and the support of world mission projects.

The *Sunday School fund* relates to income and expenditure from Sunday school activities.